

March 1, 2010

Clerk of the Court  
U.S. District Court for the  
District of New Jersey  
50 Walnut St.  
Newark, New Jersey 07101

RECEIVED

MAR 03 2010

AT 8:30 M  
WILLIAM J. WALSH, CLERK

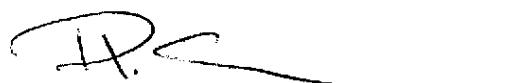
Subject AT&T Mobility ETF Settlement  
Civil Action No. 07-05325(JLL)

I was a customer of AT&T during the time frame of the suit, who was charged a flat rate ETF and did not pay this fee.

I object to the settlement and wish to speak in behalf of my objection at the fair settlement hearing which I understand is being held on April 24, 2010.

Enclosed are papers authenticating my being a customer of AT&T as well as the basis for the objection.

I look forward to hearing from you.



H.P. Schroer  
3 Larboard Drive  
Southampton, New York, 11968  
631 899 9412 [hpschroer@optonline.net](mailto:hpschroer@optonline.net)

cc Brian R. Strange, Esq  
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Los Angeles, Ca 90025

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Andre B. Joseph  
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Florham Park, N. J. 07932

AT&T Mobility ETF Settlement  
Claims Administrator  
C/O Rust Consulting, Inc.  
P O Box 2266  
Faribault, MN 55021-2386

Honorable Jose L. Linares  
U.S. District Court  
50 Walnut St.  
Newark, N.J. 07101

CIVIL ACTION 07-05325

March 4, 2009  
Eperian  
Po Box 9701  
Allen Texas 75013

Subject  
Acct Palisade Collection  
Pal 1ATT509365

I requested a copy of my latest credit report by phone to be sent to me. I want to make certain this report will be sent to me at no charge. If there is a charge I do not want it because I got some information off the web.

On the copy of the report off the web the above charge is still being shown although the charge covers a dispute with ATT cell phone charges which go back over 7 years. I believe after this time frame such charges are removed from all reports and therefore should be removed from your report. It has been eliminated from other credit bureau reports.

Because of your action my credit score number has been impacted since you show my score is several hundred points lower than other credit bureaus which show me to be as high as 91% percentile vs your 31%.

I would appreciate your correcting your report accordingly. I believe the error may be in the date that Palisades list charges as 9/1/2005. This may be the date they were given the account where the dispute covers charges made around 2002.

My attempt to have Palisades correct this has fallen on deaf ears. If your report continues to show this charge as delinquent although it is beyond the 7 year time frame you will be as culpable as Palisades Collection.

I am 82 years old and have always faithfully paid my legitimate charges. The dispute covered over \$200 in charges for toll free 800 telephone calls made to Compaq computer to correct computer glitches. I did not realize that ATT charges for these calls on their cell phone bills nor did any of their literature indicate this.

Please let me know what steps you are taking to rectify this matter.

Harold P. Schroer  
3 Larboard Dr  
Southampton, N.Y. 11968

RECEIVED

MAR 03 2010

AT 8:30 AM  
WILLIAM F. WALSH, CLERK

Civil Action 07-05325

March 31, 2009

Experian  
Po box 9530  
Allen Texas 75013

Subject  
Acct Palisade Collection  
Pal 1 ATT 509365

I am attaching copy of my letter to you dated 3/4/09 covering the above mentioned account which appears on my report. I find the form letter I just received in which you say you can not process my request unless I provide such information as date of birth etc. as just a means of making the resolution of this matter more difficult. You of course already have this information.

However here are answers  
My name is Harold P. Schroer  
My social security number is 128 14 5024  
My date of birth is 9/11/26  
I own my own home for over 25 years  
This home is located at 3 Larboard dr.  
Southampton, N.Y. 11968

Why don't you ask Palisade Collection to prove to you the date when this matter was disputed with ATT before it was turned over to Palisade. The date Palisade indicates I believe is the date it was turned over to them. The actual date covering the matter in dispute is over the 7 year period and therefore should be eliminated from the report you send out.

I would appreciate hearing from you how you propose to resolve this matter.

Harold P. Schroer  
3 Larboard dr.  
Southampton, N.Y. 11968

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MAR 03 2010

AT 8:30  
WILLIAM T. WALSH, CLERK

February 2010

Objection to the settlement Civil Action 07-05325

My name is Harold Peter Schroer . I live in Southampton, New York and I was a customer of AT&T in 2002 who was charged an ETF and did not pay it.

I recognize the difficulty in creating a settlement that satisfies the needs of all parties and I applaud the efforts of all the attorneys' involved Having said that , I believe the settlement (up to \$25.00) offered to those parties who were billed an ETF and did not pay, fails to address the issue of **CREDIT DEFAMATION**.

On the surface, an offer of \$25 to someone, who was charged an ETF and did not pay seems eminently fair. However, failing to require AT&T to notify the credit reporting agencies or collection agencies that the ETF charge has been settled does nothing to mitigate the impact of a low credit score.

I don't know if any one in this court today has ever had their credit defamed by a low credit score, but I can tell you from personal experience it can be devastating, and one not mollified by \$25.

Because of my failure to pay AT&T's ETF, my ability to obtain credit has been compromised for over 7 years. The low credit score created by the credit reporting agencies, has subjected me to unconscionable interest rates. Further more I have been subjected to numerous calls from collection agencies at all hours in their unrelenting attempt to collect this fee.

Sadly, I am not alone for tens of millions of Americans and for that matter our country as a whole is suffering the effects of not being able to get credit. To address this issue in the settlement, I would like to propose the following. To those charged with an ETF and have not paid it.

They can accept: The up to \$25 as stated in the settlement... or Have AT&T notify the credit reporting agency or collection agency that the \$175 ETF has been settled.

It's simple. It **maintains the integrity** of the settlement while addressing the important defamation of credit issue. It's a win, win, situation. AT&T would save money; for those who accept this option would not receive a cash settlement. And more importantly for those with credit issues it would help restore some stability.

H.P. Schroer  
3 Larboard dr.  
Southampton, N.Y. 11968....631 899 9412 hpschroer@optonline.net

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AT 8:30  
WILLIAM T. WALSH, CLERK

Mr. Harold Schreier  
3 Larboard Dr.  
Southampton, NY 11968

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U.S. DISTRICT COURT  
U.S. DISTRICT COURT

100 MAR -3 A 10:49

CLERK OF The Court

US DISTRICT COURT  
50 WALNUT ST.  
NEWARK N.J. 07101

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